

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:) Case No. 21-21338-CMB
Denise M. Campbell,)
Debtor,) Chapter 13
Denise M. Campbell,)
Movant.) Hearing Date: 02/09/23 @ 2:30 p.m.
vs.) Response Due: 01/23/23
Specialized Loan Servicing, LLC,)
Respondent.) Document No. 116

ENTERED BY DEFAULT

ORDER OF COURT

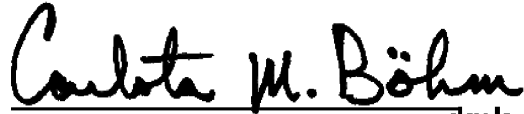
AND NOW, this 24th day of January, 2023, on motion of the Debtor, it is hereby **ORDERED** that the Loan Modification Agreement between Specialized Loan Servicing, LLC and the Debtor is approved with the following material terms:

- A. **New Principal Balance:** The new principal balance now owed with respect to the Loan shall be \$133,141.47 (the "New Principal Balance").
- B. **Interest Rate:** The Debtor promises to pay the New Principal Balance plus interest. From the Effective Date of this Agreement, interest will be charged on the unpaid New Principal Balance at an annual rate equal to 7.875% for the life of Debtor's modified account.
- C. **Down Payment:** There is no down payment required for this modification.
- D. **New Monthly Payment:** The new **total** monthly payment amount will be \$1,533.55. The itemized breakdown of the total monthly payment is as follows:
 - i. Principal and Interest portion of payment = \$913.28*.
 - ii. Tax and Insurance portion of payment = \$620.27*.*may adjust periodically
- E. **Payment Term:** The first New Monthly Payment will be due on January 1, 2023, with all subsequent New Monthly Payments due on the first day of each month, in addition to one (1) final balloon payment of \$125,783.91. The balloon payment amount stated is if all monthly payments have been made as scheduled. At the end of the term, any balance remaining will have to be paid. The new maturity date is March 1, 2033.

IT IS ORDERED, that all other terms of the Loan Modification Agreement are approved;

IT IS ORDERED, that the executed Home Affordable Loan Modification Agreement is approved.

By the Court,

A handwritten signature in black ink that reads "Carlota M. Böhm". The signature is written in a cursive style with a horizontal line underneath the name.

Honorable Carlota M. Böhm ^{dmk}
United States Bankruptcy Judge

FILED
1/24/23 2:45 pm
CLERK
U.S. BANKRUPTCY
COURT - WDP

In re:
Denise M. Campbell
Debtor

Case No. 21-21338-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 24, 2023

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
--------	------------

+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
---	--

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2023:

Recip ID	Recipient Name and Address
db	+ Denise M. Campbell, 418 Crossbow Drive, New Stanton, PA 15672-9485

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2023 at the address(es) listed below:

Name	Email Address
Andrew Kevin Pratt	on behalf of Debtor Denise M. Campbell apratt@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;akpratt.ecf@outlook.com
Brian Nicholas	on behalf of Creditor The Bank of New York Mellon Trust Company fka The Bank of New York Trust Company as Successor to JP Morgan Chase Bank N.A. as Successor to Bank One N.A. as Trustee for Asset Backed Funding Corporatio bnicholas@kmlawgroup.com
David Z. Valencik	on behalf of Debtor Denise M. Campbell dvalencik@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;apratt@c-vlaw.com;mpeduto@c-vlaw.com;mlocke@c-vlaw.com
Jill Locnikar	on behalf of Creditor United States of America Department of the Treasury Internal Revenue Service jill.locnikar@usdoj.gov, patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Jan 24, 2023

Form ID: pdf900

Total Noticed: 1

Keri P. Ebeck

on behalf of Creditor LVNV Funding LLC kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 7